

CENTRAL BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1106468	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$395	\$445	12.6%		
Loans	\$218	\$242	10.6%		
Construction & development	\$44	\$54	22.0%		
Closed-end 1-4 family residential	\$13	\$15	19.4%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$3	\$1	-65.8%		
Commercial & Industrial	\$46	\$50	8.9%		
Commercial real estate	\$80	\$80	-0.1%		
Unused commitments	\$57	\$61	6.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$111	\$139	24.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$33	101.4%		
Cash & balances due	\$29	\$13	-55.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$360	\$407	12.9%		
Deposits	\$336	\$385	14.5%		
Total other borrowings	\$16	\$15	-5.5%		
FHLB advances	\$10	\$10	-0.4%		
Equity					
Equity capital at quarter end	\$35	\$38	9.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.2%	--		
Tier 1 risk based capital ratio	13.4%	13.0%	--		
Total risk based capital ratio	14.6%	14.2%	--		
Return on equity ¹	21.9%	9.6%	--		
Return on assets ¹	1.9%	0.8%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	157.7%	120.8%	--		
Loss provision to net charge-offs (qtr)	51.7%	-375.0%	--		
Net charge-offs to average loans and leases ¹	0.5%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.9%	2.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.4%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.3%	0.0%	0.7%	0.1%	--
Commercial real estate	0.1%	1.9%	0.0%	0.0%	--
Total loans	0.9%	1.3%	0.1%	0.0%	--